Case 10-01264 Doc 1 Filed 01/14/10 Entered 01/14/10 15:00:03 Desc Main B 1 (Official Form 1) (1/08) Document Page 1 of 8 United States Bankruptcy Court Voluntary Petition Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Fauteck, Karl, Jonathon Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 2116 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 775 E. Irving Park Rd. Apt. C Roselle, IL ZIP CODE 60172 ZIP CODE County of Residence or of the Principal Place of Business: DuPage County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address); ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for ø Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY AENNET I Debtor estimates that funds will be available for distribution to unsecured creditors. UNITED STATES BANKRUPTCY COUR NORTHERN DISTRICT OF ILLINOIS Ī Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors JAN 14 **⋥** П П П D က 1-49 100-199 50-99 200-999 1,000-5,001-10,001-25.001-50.001-Öve 5,000 10,000 25,000 50,000 100,000 100 Estimated Assets 2010 □ ZiŽ \$50,001 to \$100,001 to 100,000,12 \$100,000,001 **5**0 to \$500,001 \$10,000,001 \$50,000,001 \$500,000,001 \$50,000 \$100,000 \$500,000 to SI to \$10 to \$50 to \$100 to \$500 to \$1 billion million million million million million Estimated Liabilities m **I** п П П П \$50,001 to \$100,001 to \$1,000,001 \$500,001 \$10,000,001 \$50,000,001 \$0 to 100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million

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B I (Official Form	Case 10-01264 Doc	1 Filed 01/14/10 Document	Entered 01/14/10 15:00:03 Page 2 of 8	
Voluntary Petit	ion		Name of Debtor(s): Karl Fauteck	Page 2
(1 his page must	be completed and filed in every case.) All Prior Bankrunt	ry Cases Filed Within Last 8 \	Years (If more than two, attach additional sheet.)	
Location		The state of the s	Case Number:	Date Filed:
Where Filed: Location			Case Number:	Date Filed:
Where Filed:	D. J. D. L C Th. st.			·
Name of Debtor:	rending bankrupicy Case riled b	y any Spouse, Partner, or Am	itate of this Debtor (If more than one, attach ad Case Number:	ditional sheet.) Date Filed:
District:			Relationship:	
District.	Northern District of Illinois		кевиопапр.	Judge:
	Exhibit A		Exhibit B (To be completed if debtor	ie an individual
(To be complete	d if debtor is required to file periodic courities and Exchange Commission p	c reports (e.g., forms 10K and	whose debts are primarily o	
of the Securities	Exchange Act of 1934 and is requesting	g relief under chapter 11.)	I, the attorney for the petitioner named in the	foregoing petition, declare that I
			have informed the petitioner that [he or she]	may proceed under chapter 7, 11,
			12, or 13 of title 11, United States Code available under each such chapter. I further of	
			debtor the notice required by 11 U.S.C. § 3420	
Exhibit A	is attached and made a part of this peti	tion.	x	
			Signature of Attorney for Debtor(s) (Date)
		Exhibit	C	
Does the debtor of	wn or have possession of any property	that poses or is alleged to pose	a threat of imminent and identifiable harm to pu	blic health or safety?
Yes, and F	xhibit C is attached and made a part of	f this petition.		
☑ No.				
		Exhibit	D	
(To be comple	eted by every individual debtor	. If a joint petition is filed	l, each spouse must complete and attac	h a separate Exhibit D.)
☑ Exhib	it D completed and signed by t	he debtor is attached and i	made a part of this petition.	
If this is a join	t petition:			
☐ Exhib	it D also completed and signed	by the joint debtor is attac	ched and made a part of this petition.	
		Information Regarding to (Check any application)		
Ø	Debtor has been domiciled or has happreceding the date of this petition or	d a residence, principal place of	business, or principal assets in this District for 1	180 days immediately
	There is a bankruptcy case concerning	g debtor's affiliate, general parts	ner, or partnership pending in this District.	
	Debtor is a debtor in a foreign proces	eding and has its principal place	of business or principal assets in the United Sta	tes in this District, or
	has no principal place of business or this District, or the interests of the pa	assets in the United States but is	s a defendant in an action or proceeding [in a fed	leral or state court) in
	Cualtina	- L - D. L - W D. /)	**************************************	
	COULERER	(Check all applicat	a Tenant of Residential Property bie boxes.)	
	Landlord has a judgment against the	ne debtor for possession of debto	or's residence. (If box checked, complete the fol	lowing.)
			(Name of landford that obtained judgment)	
			or missions that continue judgment)	
			(Address of landlord)	
	Debtor claims that under applicable	c nonbankruptcy law there are c	circumstances under which the debtor would be p	sempitted to come the
	entire monetary default that gave r	ise to the judgment for possessio	on, after the judgment for possession was entered	, and
	Debtor has included with this petiti filing of the petition.	ion the deposit with the court of	any rent that would become due during the 30-da	ay period after the
	Debtor certifies that he/she has ser-	ved the Landlord with this certifi	ication. (11 U.S.C. § 362(I)).	

B 1 (Official Form) 1 (1/08)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	Karl Fauteck
Sign	ntures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	(Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
Signature of Debtor	X
/ Signature of Deotor	(Signature of Foreign Representative)
Signature of Joint Debtor 8473401923 Telephone Number (if not represented by attorney) 1/12/10 Date	(Printed Name of Foreign Representative) Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
77.1 3 3/1	
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
	Address
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	x
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or
X	partner whose Social-Security number is provided above.
Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted
Printed Name of Authorized Individual	in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	
Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

ln re	Karl Fauteck	Case No.
	Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) ~ Cont.

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3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - Active military duty in a military combat zone.
- 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date: 1/13/10

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ln re	Karl Fauteck	Case No.	
····	Debtor	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF UNLIQUIDATED CODEBTOR CONTINGENT **MAILING ADDRESS INCURRED AND CLAIM** DISPUTED INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 6/4/2009 Automobile accident Amy M Kuhn 308 Century Dr. \$7635.00 Hampshire, IL 60140 ACCOUNT NO. 6/4/2009 Automobile accident Kyle B Yaffe \$7200.00 1350 Yellowstone Pkwy Algonquin, IL 60102 ACCOUNT NO. ACCOUNT NO. \$ 14835 Subtotal> continuation sheets attached s 14835 (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	Karl Fauteck	Case No.
	Debtor	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

anowed on Fornizzin of 220.		
Check this box if a joint petition is fil	led and debtor's spouse maintains a separate household. Complete a separate schedule	e of expenditures labeled "Spouse."
1. Rent or home mortgage payment (include to	et rented for mobile home)	s 1040
a. Are real estate taxes included?	Yes No	31040
b. Is property insurance included?	YesNo	
2. Utilities: a. Electricity and heating fuel		\$2 <u>25</u>
b. Water and sewer		\$
c. Telephone		s 75
d. Other		\$
3. Home maintenance (repairs and upkeep)		\$
4. Food		s <u>350</u>
5. Clothing		s <u>20</u>
6. Laundry and dry cleaning		\$
7. Medical and dental expenses		s 140
8. Transportation (not including car payments)		\$ <u>250</u>
9. Recreation, clubs and entertainment, newspa	pers, magazines, etc.	\$
10.Charitable contributions		\$
11.Insurance (not deducted from wages or inch	uded in home mortgage payments)	-
a. Homeowner's or renter's		\$
b. Life		\$
c. Health		s
d. Auto		s <u>75</u>
e. Other	4	\$
12. Taxes (not deducted from wages or include		****
(Specify)		\$
13. Installment payments: (In chapter 11, 12, as	nd 13 cases, do not list payments to be included in the plan)	
a. Auto		\$
		\$
		5
Alimony, maintenance, and support paid to		\$
 Payments for support of additional depende 		\$
	is, profession, or farm (attach detailed statement)	\$
17. Other		\$
 AVERAGE MONTHLY EXPENSES (Total if applicable, on the Statistical Summary of 	l lines 1-17. Report also on Summary of Schedules and, Certain Liabilities and Related Data.)	\$2175.00
19. Describe any increase or decrease in expend	litures reasonably anticipated to occur within the year following the filing of this docu	ment:
20. STATEMENT OF MONTHLY NET INCO	ME.	
a. Average monthly income from Line 15 o	f Schedule I	s2184.00
b. Average monthly expenses from Line 18	above	s 2175.00
c. Monthly net income (a. minus b.)		s 9.00

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In re	Karl Fauteck	, Case No
	Debtor	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE							
Status: Single	RELATIONSHIP(S):		AGE(S):					
Employment:	DEBTOR		SPOUSE					
Occupation	Information Technology							
Name of Employer								
How long employed								
Address of Employe								
	of average or projected monthly income at time	DEBTOR	SPOUSE					
case fi	iled)							
Monthly areas was	on onless and commissions	\$	\$					
(Prorate if not pa	es, salary, and commissions	¢	r.					
Estimate monthly of	overtime	3	3					
CHRTOTAL								
SUBTOTAL		s	\$					
LESS PAYROLL I	DEDUCTIONS							
a. Payroll taxes and	d social security	\$	\$					
b. Insurance	•	\$	\$					
c. Union dues		\$	\$					
d. Other (Specify):		\$	\$					
SUBTOTAL OF PA	AYROLL DEDUCTIONS	\$	\$					
TOTAL NET MON	THLY TAKE HOME PAY	\$	\$					
Regular income from	m operation of business or profession or farm	<u>\$550</u>	\$					
Income from real pr		\$	\$					
Interest and dividen	ds	\$	S					
. Alimony, maintena the debtor's use	ance or support payments payable to the debtor for or that of dependents listed above	\$	\$					
Social security or p	government assistance							
(Specify):	Social Security	<u>s</u> 1634	\$					
Pension or retirem	ent income		*					
Other monthly inco	ome	\$	3					
(Specify):		<u>\$</u>	<u> </u>					
SUBTOTAL OF L	INES 7 THROUGH 13	\$ <u>2184</u>	\$					
AVERAGE MON	THLY INCOME (Add amounts on lines 6 and 14)	s <u>2184</u>	\$					
COMBINED AVE	RAGE MONTHLY INCOME: (Combine column	s <u>2184</u>						
als from line 15)		(Report also on Summary	of Schedules and, if applicable,					

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: